

Abstract

A credit card-based prescription benefits plan utilizes an electronic means for telecommunication to rapidly adjudicate prescription claims. The adjudication process includes a third-party claims processor interposed between the pharmacy and the patient's credit card clearinghouse to ensure that the subscriber receives all benefits available under the plan. The third-party claims processor may also provide patient counseling and advocacy by performing patient-specific drug regimen reviews to check for potential adverse drug reactions and drug interactions.